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ABSTRACT

A project was conducted to teach family financial management to a class of adult basic education (ABE) students. Materials on budgeting were provided, and students had to prepare budgets based on various fictitious situations described. After 2 weeks, changes in their situations were introduced so that they had to alter their budgets accordingly. The project showed that ABE students, especially those from low-income families, had little knowledge of budgeting. The project concluded that budgeting is a necessary skill to teach but that future projects should focus more on teaching students to budget for their own situations rather than for fictitious ones. (This report includes a chapter that provides students information on why they need a budget, fixed and flexible expenses, and how to create a budget; handouts that provide fictitious life scenarios for creating and modifying budgets also are provided.) (KC)

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HUNTINGDON COUNTY CHILD & ADULT
DEVELOPMENT CORPORATION
723 Portland Avenue
Huntingdon, PA 16652

"ENDS DON'T ALWAYS MEET"
353 Project Final Report

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"ENDS DON'T ALWAYS MEET"
353 Project Final Report

OBJECTIVE: To present a course in family financial management in a unique format.

GENERAL DESIGN: This project was designed as an adaptation of a TV program, "The Day The Senior Class Got Married", in which the class was paired off and given basic family and financial information from which they were to develop a working family budget. This 353 Project adapted and expanded on that format.

Project participants were given an initial family and financial situation. From that information they were required to design a workable family financial plan. Each two weeks thereafter a variable was introduced requiring them to re-designing their financial plan. These variable could either enhance or deplete their financial status. Participants drew the initial data at random. Situations ranged from the very high income to the very low income. Each student was identified by the last four numbers of their social security number in order to protect their individual privacy.

The final requirement was that, based on their experiences with the fictitious situations, to design a workable budget based on their actual family and financial situation. At all times in their preparation of the various financial plans, teachers were on hand to review and advise. The final budget would be resubmited to the participant to revise based on the teachers' comments.

CURRICULUM DESIGN:

1. Participants were given a pretest gleaned from the CAPS Budgeting Booklet. (See bibliography)

2. Materials and information needed to enable participants to begin to understand the meaning and importance of budgeting.
   - A. Importance of having a budget,
   - B. Consequences of not having a budget.
   - C. Meaning and importance of savings.
   - D. Fixed Expenses (Definition and Examples).
     - (1) Rent or Mortgage.
     - (2) Utilities.
     - (3) Installment Payments.
   - E. Variable Expenses (Definition and Examples).
     - (1) Vacations.
     - (2) Luxury Items.
     - (3) Snacks.

3. A sample monthly budget was assigned in which each participant had a monthly income of $800.00. Participants began the process of differentiating between need (fixed expenses) and wants (variable expenses). (See Attachment "A")

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4. Participants drew first fictitious budgeting situation. Two weeks were allotted to complete the first workable budget. At this point a variable was introduced requiring a complete re-budgeting. Two weeks later a second variable was introduced requiring a still further re-budgeting. (See Attachment "B")

5. Participants prepared a final budget based on their actual family and financial situation. (See Attachment "C")

6. Participants were given a posttest to evaluate their understanding of the importance and process of family financial management.

EVALUATION:

1. Strong Points:

A. Provided evidence that the budgeting process is not widely understood or used, particularly among the low income families.

B. Enabled participants to understand the workings of various family assistance agencies.

C. Helped many participants to become more realistic in their use of their family income.

D. Participants math skills were enhanced as they were required to use much basic math in preparing their various budgets.

2. Problems:

A. Delay in receiving funds caused too much delay in getting materials into the hands of the participants.

B. Became obvious that the lower income participants had little or no concept of how to deal with a high income and high income participants had little understanding of the difficulties when "Ends Don't A;ways Meet!.

C. It became important for husband and wife teams to work together on their family financial plan.

D. Most low income participants were "financially illiterate" so an inordinate amount of time was required to draw them into the process.

RECOMMENDATIONS:

A. The need for a family financial program should be considered as am adjunct to ABE classes,; perhaps as part of the arithmetic presentations.

B. The fictitious situations were too unrealistic. If replicated, situations should more close;y resemble the participants level.

C. The vast majority of time needed to be spent on the development and acceptance of a workable family financial program based on the participants actual situation.

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BIBLIOGRAPHY:

Money Management
PSI Associates, Inc.
Prentice Hall
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CAPS Budgeting
CAPS Credit
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CAPS Consumer Rights
Media Materials Baltimore, Maryland

Shopping For Food
Loans And Credit
Using A Checking Account
Reconciling A Checking Account
Media Materials
Baltimore, Maryland

ATTACHMENT "A"

Chapter 1

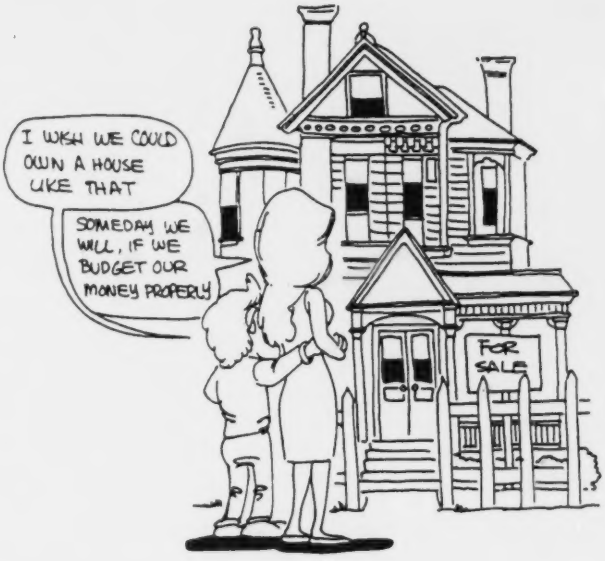
I Can't Budge Without a Budget!

People spend their money in two ways. They spend it on the things they *have* to have and on the things they *want* to have. Clyde *has to have* food to eat, a place to live and clothes to wear. He *wants* a new car, a new stereo and a new pair of Super-Cool High Top Tennis Shoes. Some people have a hard time taking care of the *have to haves* before the *I wants* because the *I wants* are usually more fun or entertaining. Clyde, unfortunately, is one of these people.

"How am I ever going to afford an apartment if I can't even make ends meet when I'm living at home with you?" Clyde asks his mother one night. "It's not as hard as it seems, Clyde," she replies. "The first thing you have to do is make a budget."

A **budget** is a plan for managing and spending income. It tells you how much money you have and how much you've spent. It also tells you how much you can spend in the future. It tells you *what* you can afford and *when* you can afford it. If Clyde learns how to budget his money, he'll be able to get an apartment and those tennis shoes he wants, as well.

A budget will help Clyde do a few other things, too. With a budget, he'll be able to plan how he spends his money so he doesn't get into financial trouble. He'll be in complete control of his money. He'll be prepared for emergencies. He'll avoid going into serious debt. He and Mary Lou will have a good standard of living and economic security. (This means they won't have to worry from day to day if they have enough money for life's necessities.) They can plan for long-range goals, like a house or special vacation.



If Clyde and Mary Lou budget wisely, they can make their money start to work for them—either by saving it so it earns interest or investing it. And best of all, Clyde will be able to get more of the things he <u>wants</u>, like tennis shoes and a new stereo. Having a budget and sticking to it sure makes life easier!

Clyde's Income

The first thing Clyde has to do is figure out how much money he makes. Once he does this, he'll know how much he can spend on the *have to haves*, and what will be left over for the *I wants*.

"I have two other fixed expenses, Clyde," his mother says. "They are my car loan payment and car insurance payment." Clyde felt pretty lucky he didn't have to make those payments. . .not yet, anyhow.

Flexible Expenses

Unexpected expenses, or expenses you don't have all the time, are called **flexible expenses**. If Clyde wants to buy flowers for Mary Lou, they will be a flexible expense. Visits to the doctor and vacations are also flexible expenses. So is a car repair or dry cleaning bill. Flexible expenses don't happen all the time, but you do need to budget for them.

Some flexible expenses, like the flowers for Mary Lou, are not really necessary. Sure, they're nice and Mary Lou will think Clyde is even more terrific than she already does, but the flowers are called a **luxury**.

However, some flexible expenses are necessities, even if they don't happen on a regular basis. For example, if Clyde was driving to the grocery store in his mother's car and he got a flat tire, suddenly he would have a flexible, but necessary, expense: tire repair.

Clyde's weekly take-home paycheck is usually about $210. It's easier to figure a budget based on **monthly income**, or the amount of wages earned and received for your labor in a month. To do this, Clyde multiplies his $210 a week by four weeks. Clyde's monthly income is about $840.

There are other sources of income, too, like investments, gifts, public assistance, interest, Social Security and so on, but Clyde doesn't have any other sources of income except his job at the ABC Book Company. If he works more than 40 hours a week at the book company, he can add to, or **supplement**, his income with overtime pay.

Fixed Expenses

The *have to haves* in a budget are often called **fixed expenses**. Food, housing, utilities, transportation and clothing are fixed expenses, or necessities. "So, when I get a place of my own to live, my rent will be a fixed expense, right?" Clyde asks his mother. "Yes, fixed expenses are expenses you can count on having all the time," she replies. "They may change a little from month to month—like in the winter our gas bill is higher than in the summer—but one thing's for sure, I can always count on getting utility bills."

Quite often, it's these unplanned flexible expenses that drain much of a person's cashflow. That's why flexible expenses should be taken into consideration when making your budget.

You Decide

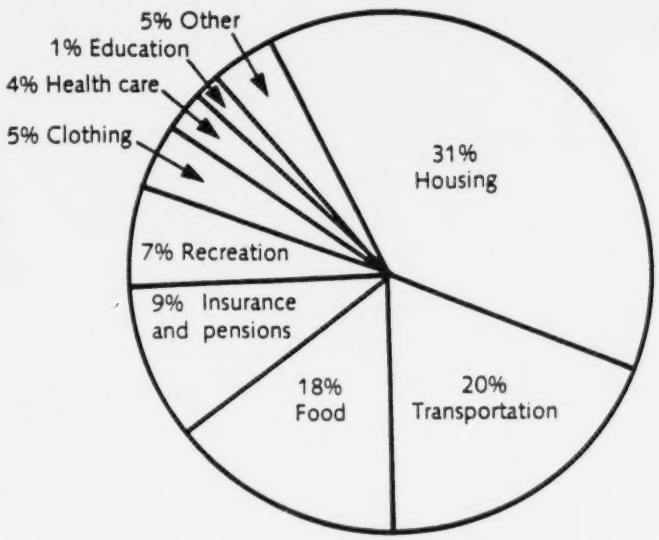
Here's a list of goods and services—some are fixed and some are flexible. Circle the items that are flexible expenses based on what you've just read.

Sony Walkman
telephone bill
a pair of Reeboks
bus fare
new transmission for your car
going to the movies
going to the doctor
gas for car
rent
auto insurance payment
cable t.v.
vacation in Hawaii
babysitter
trip to the vet for your dog
vacuum cleaner
a winter coat
health insurance
grocery bill
Guess jeans
gift for mom's birthday
student loan payment
better speakers for stereo
charge account bill
uniform for work
haircut
union dues

Calculating Clyde's Budget

"Now that you know how much you make, you're ready to start figuring your expenses," Clyde's mother says.

Clyde knows that housing will be his biggest expense. His father told him to plan on at least one-fourth (25%) of his monthly income going to rent. We already know how much that is, don't we? It's $210, the same as his weekly income. Clyde can safely put $210 (minimum) in his budget for his fixed housing expense.



How Americans Spent Their Income in 1987

His dad also told him to plan on spending another 20% of his income on food. "Food!" Clyde said. "But food is cheap, dad." "You'll see for yourself, Clyde," dad replied. Clyde wasn't really listening. He was too busy thinking about a place of his own.

"I'll go look for an apartment this weekend," Clyde says excitedly. "I get paid on Friday and I'll have the $210 to cover my rent." His mother frowns. "No, Clyde," she says. "$210 isn't enough money to get an apartment. You're going to need food and heat, not to mention money for a security deposit, furniture, dishes and books for school."

Clyde groans. "I'll never be able to afford a place of my own." His mother smiles and hugs him. "Yes, you will. You just need to save your money for awhile," she assures him.

"Then, you can go out, get your apartment and have enough left over for your other expenses."

Clyde can't wait.

You Decide

Write your own monthly budget. If you don't have an actual income, use $800 as your income figure. Try to make the amounts for your needs and wants as realistic as possible.

YOUR BUDGET

INCOME

Total Income	

NEEDS

Total	

WANTS

Total	

(Continued)

Here's another method of budgeting.

A Balanced Budget For the month of _____

	Income	Housing	Utilities	Food	Clothing/ Personal Care	Transportation	Loans	Recreation	Savings	Medical	Miscellaneous
Week 1											
Week 2											
Week 3											
Week 4											

The important things Clyde should remember as he writes his budget are:

- Everyone's budget is different. A 19-year-old living alone will have a much different budget than a 40-year-old supporting a family.

- Budgets change as your life changes. When Clyde lives on his own, he'll be paying for things his parents used to pay for.

- A budget is a flexible tool to help you. It's not supposed to run your life. You don't have to watch every penny every day.

- Your budget should help you meet goals. If you're not meeting your short-term or long-range goals, try changing your budget.

- Compare your budget with actual receipts of what you spent for one month to see how well your budget balances. Make changes in next month's budget based on what you discovered.

- Keep your budget simple and get in the habit of doing one every month. It only takes a few minutes.

- How much money you make is not as important as how you use what you have.

- Yes, a budget is for everyone. The federal government has to have a budget to operate. Every major corporation in the world has some type of budget. If they can do it, so can you!

Summing It Up

Based on the information in Chapter 1, complete the following sentences.

1. The expenses that you have every month are called _____ expenses.

2. A _____ is a plan for managing and spending income.

3. If you make $235 a week, you earn _____ a month.

4. If you earn $450 a month, your weekly income is _____ .

5. The purchase of a new couch or television would be considered a _____ expense.

6. The amount of money people make is called their _____.

7. Food, clothing, utilities and _____ are all fixed expenses.

8. Clyde prefers to spend his money on the _____, because they are more fun than the *have to haves.*

9. Some flexible expenses are not necessary. The flowers that Clyde wanted to buy for Mary Lou would be considered a _____ because they are not really necessary.

10. Most people can plan on spending at least 25% of their income on housing and about 20% on _____ .

ATTACHMENT "B"

#1. YOU ARE SINGLE WITH NO DEPENDENTS. YOU LIVE AT HOME WITH YOUR PARENTS AND PAY THEM $75.00 PER WEEK FOR YOUR ROOM AND BOARD. YOU ARE EMPLOYED AS A SECRETARY MAKING $250.00 PER WEEK.

#1 - A. YOU GET MARRIED. YOUR SPOUSE IS A FACTORY WORKER MAKING $9.00 PER HOUR. YOU MOVE INTO AN APARTMENT WHERE THE RENT IS $350.00 PER MONTH AND YOU MUST PAY ALL UTILITIES.

#1 - B. YOU ARE PREGNANT AND QUIT YOUR JOB. YOUR HUSBAND GETS A RAISE OF 75 CENTS PER HOUR.

#2. YOU ARE A SINGLE PARENT WITH TWO CHILDREN, AGES 2 AND 4. YOU WORK AS A NURSES AID AT $6.50 PER HOUR. YOU LIVE IN AN APARTMENT WHERE THE RENT IS $275.00 PER MONTH AND YOU PAY ALL UTILITIES.

#2 - A. YOU MARRY A MAN WHO ALSO HAS TWO CHILDREN, AGES 6 AND 9. HE WORKS ON CONSTRUCTION WORK AND MAKES $12.50 PER HOUR.

#2 - B. THE OLDEST CHILD HAS TO HAVE BRACES. YOUR HUSBAND IS LAID OFF.

#3. YOU ARE A SINGLE ELEMENTARY SCHOOL TEACHER MAKING $28,000.00 PER YEAR. YOU RENT AN APARTMENT AT $450.00 A MONTH WITH ALL UTILITIES PAID BY THE LANDLORD.

#3 - A. YOU MARRY THE HIGH SCHOOL PRINCIPAL WHO MAKES $65,000.00 PER YEAR. YOU BUY A NEW HOME FOR $135,000.00. YOUR MORTGAGE PAYMENT IS $1250.00 PER MONTH.

#3 - B. YOUR HUSBAND SUFFERS A FATAL HEART ATTACK.

#4. YOU ARE DIVORCED. YOU DO NOT RECEIVE ANY CHILD SUPPORT OR ALIMONY. YOU ARE EMPLOYED AS A REGISTERED NURSE AND MAKE $12.50 PER HOUR. YOU LIVE IN A RENTED APARTMENT WHERE ALL UTILITIES ARE FURNISHED. YOUR RENT IS $425.00 PER MONTH.

#4 - A. YOU RE-MARRY A LAWYER WHO GROSSES $145,000.00 PER YEAR. YOU BUY A NEW HOME AT A COST OF $225,000.00. YOUR MORTGAGE PAYMENT IS $1500.00 PER MONTH.

#4 - B. YOU ARE EXPECTING YOUR FIRST CHILD IN THREE MONTHS AND MUST QUIT YOUR JOB DUE TO PHYSICAL PROBLEMS WITH YOUR PREGNANCY.

#5. YOU ARE 18 AND PREGNANT. YOUR PARENTS REFUSE TO ACCEPT THIS AND THE FATHER REFUSES TO MARRY YOU. YOUR PARENTS FORCE YOU TO MOVE OUT OF THEIR HOME. YOU RECEIVE CHILD SUPPORT PAYMENTS OF $50.00 PER WEEK AND MUST GO ON WELFARE. YOU LIVE IN SUBSIDIZED HOUSING AND PAY RENT OF $100.00 PER MONTH.

#5 - A. YOU GET A JOB AS A WAITRESS MAKING $5.50 PER HOUR PLUS TIPS.

#5 - B. YOU GET A RAISE OF 75 CENTS PER HOUR. YOUR RENT IS RAISED BY 5% PER MONTH. YOU HAVE TO BUY A USED CAR TO GET TO WORK WITH PAYMENTS OF $200.00 PER MONTH.

#6. YOU ARE MARRIED WITH FOUR CHILDREN, AGES 4, 6, 9, AND 12. YOUR HUSBAND IS A TRUCK DRIVER MAKING $27,000.00 PER YEAR.

#6 - A. YOU GET A PART-TIME JOB AS A CHECKOUT PERSON AT A LOCAL SUPERMARKET MAKING $4.75 PER HOUR, FOUR HOURS PER DAY.

#6 - B. YOUR HUSBAND'S TRUCK HAS TO HAVE A NEW ENGINE AT A COST OF $10,500.00. HIS TRUCK WILL BE OFF THE ROAD FOR THREE MONTHS.

#7. YOU ARE A HOUSEWIFE, AGE 60. YOUR HUSBAND IS RETIRED AND RECEIVES A MONTHLY RETIREMENT OF $750.00 AND SOCIAL SECURITY OF $625.00. YOUR FAMILY IS ALL RAISED AND YOUR HOME IS PAID FOR.

#7 - A. YOU BECOME 62 AND NOW BEGIN TO DRAW YOUR SOCIAL SECURITY OF $450.00 PER MONTH.

#7 - B. YOUR YOUNGEST DAUGHTER LEAVES HER HUSBAND AND COMES BACK HOME WITH HER TWO CHILDREN, AGES 12 AND 15. SHE HAS NO JOB.

#8. YOU ARE SINGLE WITH NO DEPENDENTS. YOU ARE EMPLOYED AS A COMPUTER ANALYST WITH AN ANNUAL SALARY OF $29,000.00. YOU RENT AN APARTMENT AT $400.00 PER MONTH WITH ALL UTILITIES FURNISHED.

#8 - A. YOU MUST PURCHASE ANOTHER CAR AS THE PRESENT ONE HAS OVER 95,000 MILES ON IT. YOUR CAR PAYMENT WILL BE $250.00 PER MONTH. YOUR RENT IS INCREASED BY 7% PER MONTH. YOUR COMPANY NOW REQUIRES THAT YOU PAY 35% OF YOUR HEALTH INSURANCE (GROSS COST IS #375.00 PER QUARTER).

#8 - B. YOU GET MARRIED. YOUR SPOUSE IS A FACTORY WORKER MAKING #8.50 PER HOUR. YOU ARE BUYING A HOME COSTING $85,000.00 WITH A MONTHLY MORTGAGE PAYMENT OF $865.00. YOU GET A RAISE OF 6.5%. YOUR SPOUSE ALSO GET A RAISE OF 5.5%.

#9. YOU ARE A WIDOW WITH THREE CHILDREN, AGES 9, 12, AND 16. YOU ARE UNEMPLOYED. YOU RECEIVE AN INSURANCE CHECK OF $800.00 PER MONTH AND SOCIAL SECURITY PAYMENTS FOR THE CHILDREN AT $75.00 EACH PER MONTH. YOU ARE RENTING A HOUSE WHERE THE RENT IS $200.00 PER MONTH BUT YOU MUST PAY ALL UTILITIES.

#9. - A. YOU RE-MARRY AND YOUR SPOUSE IS A FACTORY WORKER MAKING $11.50 PER HOUR.

#9 - B. YOUR HUSBAND IS LAID OFF.

#10. YOU ARE THE SINGLE HEAD OF THE HOUSEHOLD. YOU ARE 22 YEARS OLD AND HAVE THREE CHILDREN, AGES 4, 3, AND 18 MONTHS. EACH CHILD HAS A DIFFERENT FATHER, NONE OF WHOM ARE KNOWN BY YOU. YOU ARE UNEMPLOYED AND GET NO CHILD SUPPORT. YOU LIVE IN A RENTED TWO-ROOM APARTMENT WHERE THE RENT IS $125.00 PER MONTH. YOU GET A MONTHLY WELFARE CHECK OF $300.00 PER MONTH.

#10 - A. YOU ARE PREGNANT AGAIN AND DON'T KNOW WHO THE FATHER MIGHT BE.

#10 - B. YOU GET MARRIED AND YOUR HUSBAND IS ALSO UNEMPLOYED AND AN ALCOHOLIC. YOUR TOTAL WELFARE CHECK IS NOW $625.00 PER MONTH.

Student # 6887

INCOME AND EXPENSES FOR THE MONTH OF _____

DATE	INCOME	FOOD	CLOTHING & LAUNDRY	HOUSING (Rent)	HOUSE-HOLD EX-PENSES	UTILITIES (gas, water, etc.)	TRANS-PORTA-TION	PER-SONAL	INSUR-ANCE	MEDICAL	EDUCA-TION	RECRE-ATION	CONTRI-BUTIONS & GIFTS	INSTALL-MENT PAY-MENTS	SAVINGS
1	100.00			30.00	laundry										
2							10.00	10.00				15.00			20.00
3	422.50	5.5													
4															
5		54.60	5.00			42.92 electric									
6															
7						23.14 heat									
8															20.00
9		20.00			10.43	water	10.00	10.00							
10															
11															
12		34.60	5.00												
13					17.00	gasoline									
14															15.00
15															
16							10.00	10.00							
17					17.94	telephone									
18		54.60	5.00									15.00			
19						16.72									
20															
21						4.00	cat								
22															
23															
24							10.00	10.00							
25	50.00	54.60													
26															
27															
28															
29															
30															
AMOUNT SPENT	577.50	228.90	20.00	30.00	45.43	82.78	40.00	40.00	—	—	—	30.00	—	—	60.00
AMOUNT PLANNED	577.50	228.90	20.00	30.00	45.43	82.78	40.00	40.00	—	—	—	30.00	—	—	60.00

ATTACHMENT "C"

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Student ss# 1826

INCOME AND EXPENSES FOR THE MONTH OF April

DATE	INCOME	FOOD	CLOTHING & LAUNDRY	HOUSING (Rent)	HOUSE-HOLD EX-PENSES	UTILITIES (gas, water, etc.)	TRANS-PORTA-TION	PER-SONAL	INSUR-ANCE	MEDICAL	EDUCA-TIO I	RECRE-ATION	CONTRI-BUTIONS & GIFTS	INSTALL-MENT PAY-MENTS	SAVINGS
1															
2	174.00				20.00				41.00						
3						27.00 water+sewer									
4	204	50.00			35.00	telephone	10.00 gas for car								
5															
6															
7	100.00		10.00			100.00 electric									
8															
9					10.00	cable									
10															
11		50.00													
12															
13	50.00					50.00									
14															
15															
16															
17															
18		50.00					10.00 gas for car								
19															
20															
21			10.00												
22															
23															
24															
25		54.00													
26															
27															
28															
29															
30															
AMOUNT SPENT	527	204	20.00		65.00	177.00	20.00		41.00						
AMOUNT PLANNED	528	204	20.00		65.00	177.00	20.00		41.00						

Walgreen's
Food
Clothing + Linens
Car
Medical Card

INCOME AND EXPENSES FOR THE MONTH OF _____

DATE	INCOME	FOOD	CLOTHING & LAUNDRY	HOUSING (Rent)	HOUSE-HOLD EX-PENSES	UTILITIES (gas, water, etc.)	TRANS-PORTA-TION	PER-SONAL	INSUR-ANCE	MEDICAL	EDUCA-TION	RECRE-ATION	CONTRI-BUTIONS & GIFTS	INSTALL-MENT PAY-MENTS	SAVINGS
1	664														
2															
3									102						
4															
5		10	21		16		25	00				20			31
6						30									
7															
8															
9					246										
10															
11															
12		110	21									28			31
13															
14															
15															
16															
17	Ex														
18															
19															
20															
21															
22															
23															
24															
25						11									
26		10													
27															
28															
29															
30															
AMOUNT SPENT	132	440	84		112	35	140		107			80			124
AMOUNT PLANNED	132	440	84		112	35	140		107			80			124

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Student SS# 2928

INCOME AND EXPENSES FOR THE MONTH OF _____

DATE	INCOME	FOOD	CLOTHING & LAUNDRY	HOUSING (Rent)	HOUSE-HOLD EX-PENSES	UTILITIES (gas, water, etc.)	TRANS-PORTA-TION	PER-SONAL	INSUR-ANCE	MEDICAL	EDUCA-TION	RECRE-ATION	CONTRI-BUTIONS & GIFTS	INSTALL-MENT PAY-MENTS	SAVINGS
1	221.20	45.00	10.00	70.00	22.00		45.00					7.00		20.00	2.00
2															
3	64.85	5.5							17.58		40.00				
4															
5															
6															
7															
8															
9															
10	221.20	45.00	10.00	70.00	22.00		45.00					7.00		20.00	2.00
11															
12															
13															
14															
15															
16															
17	221.20	45.00	10.00	70.00	22.00	Cell under Rent	45.00					7.00		20.00	2.00
18															
19															
20															
21															
22															
23															
24	221.20	45.00	10.00	70.00	22.00		45.00					7.00		20.00	2.00
25															
26															
27															
28															
29															
30															
AMOUNT SPENT	947.53	180.00	40.00	280.00	88.00		180.00	–	17.58	–	40.00	28.00	–	80.00	8.00
AMOUNT PLANNED	947.53	180.00	40.00	280.00	88.00		188.00	–	17.58	–	40.00	28.00	–	80.00	8.00

BEST COPY AVAILABLE